

Certificate Number: 02542-OKW-DE-003393979

Bankruptcy Case Number: 08-10086

CERTIFICATE OF DEBTOR EDUCATION

I certify that on February 17, 2008, at 12:48 o'clock PM CST,

Gina Sanders completed a course on personal financial
management given by internet by

Consumer Credit Counseling Service of Central Oklahoma,

a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning
personal financial management in the Western District of Oklahoma.

Date: February 18, 2008

By /s/Gretchen Kelle

Name Gretchen Kelle

Title Certified Counselor